

**UNITED STATES BANKRUPTCY COURT  
FOR THE Western District of Michigan**

In re: Elane Michelle DeLineCase No. 20-03555

Chapter 13

Hon. John T. GreggFiled: 30 November 2020

**FIRST PRE-CONFIRMATION AMENDMENT  
TO CHAPTER 13 PLAN**

**PREAMBLE**

**To Debtors:** Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

**To Creditors:** Your rights may be affected by this Plan. Your claim may be reduced, modified, or eliminated.

You should read this Plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the Plan's treatment of your claim or any provision of this Plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this Plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any Plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the Plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the Plan.**

A limit on the amount of a secured claim, set out in Paragraph III.C.2.c and III.C.1.g., which ☒ Included ☐ Not included  
may result in a partial payment or no payment at all to the secured creditor

Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set ☒ Included ☐ Not included  
out in Paragraph IV.R.

Nonstandard provisions, set out in Paragraph IV.R. ☒ Included ☐ Not included

**II. FUNDING**

**A. PLAN PAYMENT** The Debtor(s) shall make payments in the amount of \$ 740.00 per ☐ week, ☐ bi-weekly, ☐ semi-monthly, ☒ month for the minimum of the ACP, subject to changes as set forth in paragraph II.B or II.C, below, or until further order of the Court.

**B. ☒ FUTURE PLAN PAYMENT INCREASES.**

The Debtor(s) shall increase payments by \$ 874.00 per ☐ week, ☐ bi-weekly, ☐ semi-monthly, ☒ monthly  
effective 7/1/2021 due to Social Security eligibility

The Debtor(s) shall increase payments by \$ \_\_\_\_\_ per ☐ week, ☐ bi-weekly, ☐ semi-monthly, ☐ monthly  
effective \_\_\_\_\_ due to \_\_\_\_\_

**C. ☒ OTHER PLAN PAYMENT PROVISIONS.** Please see additional provisions under paragraph IV.R for additional funding information (e.g. lump sum payments through sale of real property).

**III. DISBURSEMENTS****B. PRIORITY CLAIMS**

- 2. a. Prepetition Priority Tax Claims:** Prepetition priority tax claims are allowed claims entitled to priority under 11 U.S.C. § 507 and shall be paid in full by the Trustee.

**Mandatory information:**

Creditor Name	Estimated Amount <sup>ii</sup>	Nature of Debt
City of Lansing	372.00	2019 Income Tax Obligation, likely to be amended to \$0.00
Internal Revenue Service	34,571.00	2017, 2018, 2019 Income Tax Obligation, including penalties and interest
Michigan Dept of Treasury	6,839.83	2017 Income Tax Obligation

**C. SECURED CLAIMS.****1. Real Property:**

- b. Principal Residence Post-Petition Mortgage Payments and Prepetition Arrears:** The following is the street address and the tax ID parcel no. for the principal residence of the Debtor(s):

Residence address and tax parcel ID no.

1515 Biltmore Boulevard Lansing, MI 48906; Tax ID 33-01-01-05-182-131

Creditor Name	Estimated Monthly Payment Amount <sup>iii</sup>	Estimated Arrears <sup>iv</sup>	Taxes & Insurance Escrowed With Lender? Y/N	Trustee Pay Y/N
Quicken Loans, Inc.	672.78	8,352.82	Y	Y

- ☐ Mortgage principal and interest on one or more mortgages on the principal residence to be paid in full over life of plan under 11 U.S.C. § 1322(c)(2). Please see Provision IV.R.

**3. Secured Claims of Taxing Authorities:** Secured claims of taxing authorities shall be paid as follows, plus an additional pro rata amount that may be available from funds on hand:

Creditor & Address	Collateral Real/Personal Property	Secured Claim Amount <sup>xi</sup>	Interest Rate <sup>xii</sup>	Equal Monthly Payment
Michigan Dept of Treasury Bankruptcy Unit PO Box 30168 Lansing, MI 48909	Real and Personal Property	8,230.86	5.63	157.71

<sup>ii</sup> The amount stated is an estimate only and the proof of claim controls as to the amount of the claim. This provision does not preclude any party in interest from filing an objection to the claim.

<sup>iii</sup> The monthly payment amount is an estimate and the Trustee shall pay the monthly payment amount based on the proof of claim as filed. The Plan authorizes the Trustee to make post-petition regular mortgage or land contract payments prior to the proof of claim being filed. This provision does not preclude any party in interest from filing an objection to the claim.

<sup>iv</sup> The amount of prepetition arrears is an estimate and the Trustee shall pay the prepetition arrears based on the proof of claim as filed. Any claim filed for prepetition arrears shall be paid through the Plan over a reasonable period of time and pro-rata with other secured creditors without interest.

<sup>xi</sup> The amount stated is an estimate only and the proof of claim controls as to the amount of the claim. This provision does not preclude any party in interest from filing an objection to the claim.


<sup>xii</sup> The interest rate on tax claims that is in effect during the calendar month in which the plan is confirmed shall control. 11 U.S.C. § 511(b). The Trustee has the authority to make adjustments to its records to comply with the Bankruptcy Code.



Date: *January 7, 2021*

  
\_\_\_\_\_  
*Elane Michelle DeLine*, Debtor

Date: *January 7, 2021*

  
\_\_\_\_\_  
*Kristen L. Krol P55103*, Counsel for the Debtor(s)